

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William Marcial, et al. :  
: Art Unit: 3627  
Serial No.: 09/747,908 :  
: Examiner: Gerald J. O'Connor  
Filed: December 22, 2000 :  
: :  
For: ACCOUNT RECONCILIATION :  
METHODS AND SYSTEMS

**AMENDMENT AFTER FINAL**

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In response to the Office Action dated April 4, 2007, and made final, Applicants respectfully request consideration and entry of the following amendment.